

GUIDE FOR SURVIVORS OF DECEASED RETIREES

(Retiree Affairs Planning Guide)



AUG 2010

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This guide is designed to assist the Survivor in settling the retiree's affairs. Please contact the Fort Lee Casualty Assistance Center for any questions or comments by phone at (804) 734-6606 or by email at usarmy.lee.imcom.mbx.lee-ima-cas@mail.mil

1. Reporting the retiree's death. When a retiree dies it is important to contact retired pay operations to stop the deceased's retired pay. Any regular retired pay received after the retiree's death is subject to return. If retired from the Army, contact the Fort Lee Casualty Assistance Center at 804-734-6606 and we will report the retiree's death to retired pay operations for you. If you desire, you can contact them yourself. Their phone number is 1-800-321-1080. If the retiree was retired from a service other than the Army, contact the applicable service casualty assistance office. All service casualty assistance offices are listed below:

Service Casualty Assistance Offices

**Army Fort Lee – (804) 734-6606/6724/6038
Army Casualty 1-800-626-3317**

Air Force – (757) 764-5231 / 1-800-433-0048

Marine Corps – (703) 784-9512

Navy – 1-800-368-3202

Coast Guard – (757) 686- 4032

2. Survivor Assistance. Should family members require assistance, each respective service is responsible for providing survivor assistance to the retiree's family members. The Fort Lee Casualty Assistance Center is always available to assist survivors of Army retirees. When requesting assistance we can help in the following ways:

a. Self Service. We can mail you the applicable forms with instructions for completion. We will provide you with a self addressed envelope (requiring postage) to return the completed forms. You should also provide us with a copy of your marriage certificate and the retiree's death certificate. A benefits coordinator will be available for any questions you might have. We will process your claims for you.

b. Full Service. You can call our benefits coordinator (804-734-6038) and make an appointment. The benefits coordinator will help you complete and process all applicable claim forms. Bring your ID card, a copy of your marriage certificate and the retiree's death certificate.

c. Personalized Service . You may also request a Casualty Assistance Officer to help complete and process all applicable forms. The Casualty Assistance Officer will visit you. When requesting a CAO it may take a few days to match a CAO to your family.

3. Retiree Pay Account.

a. Unpaid Pay and Allowances. The retiree's designated beneficiary or surviving family member may be authorized payment of the retiree's unpaid portion of retired pay. To apply complete SF 1174.

b. Survivor Benefit Plan. If the retiree participated in the Survivor Benefits Plan, the surviving spouse or dependent child(ren) may be eligible for an annuity. To apply for the survivor annuity complete DD Form 2656-7 (Verification for Survivor Annuity), a Direct Deposit Sign-up Form, and Form W4-P (Withholding Certificate for Annuity payments).

4. Veterans Administration. Report the retiree's death to the Veteran's Administration at **1-800-827-1000** and inquire of benefits. Some benefits that you may be eligible for are listed below. You can visit their website at: <http://www.va.gov/>

a. Burial in a national or state veteran cemetery. The Veterans Administration maintains a listing of national and state veteran cemeteries. Space may be limited in some national cemeteries and eligibility varies in many state cemeteries. Most include covered expenses for the gravesite, a headstone or marker, opening and closing the grave and perpetual care. Contact the VA for further information or visit the national cemetery administration website at: http://www.cem.va.gov/cems_nmc.asp

b. Headstone, marker or medallion. To apply for a headstone, marker or medallion, complete VA Form 40-1330 and forward it to: Director, Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22132-3903 or fax to 1-800-455-7143. Should you have questions when filling out this form, you may contact the Applicant Assistance Unit toll free at: 1-800-697-6947, or via e-mail at mps.headstones@va.gov. (For more information regarding headstones and markers visit their website at www.cem.va.gov).

c. Presidential Memorial Certificates. A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased Veterans. Eligible recipients, or someone acting on their behalf, may apply for a PMC in person at any VA regional office or complete VA Form 40-0247 and fax to **1-800-455-7143**. (For more information regarding a PMC visit the VA website at www.cem.va.gov).

d. Burial Allowance. In certain circumstances, a [Burial Allowance](#) is available from the Veterans Benefits Administration. See the VA information sheet on page 5 for details.

e. Dependency Indemnity Compensation (DIC). A monthly benefit paid to survivors based on a service member's service connected disability. See the VA information sheet on page 6 for details.

A Veteran's Affairs Claim Agent is usually available Wednesday and Thursday from 9am-5pm at the Soldier Support Center, Bldg 3400, RSO, Room 107. Contact 804-675-6546 to make an appointment.

Burial and Plot-Interment Allowances

What Are VA Burial Allowances? VA burial allowances are partial reimbursements of an eligible veteran's burial and funeral costs. When the cause of death is not service related, the reimbursements are generally described as two payments: (1) a burial and funeral expense allowance, and (2) a plot or interment allowance.

Who Is Eligible?

You may be eligible for a VA burial allowance if:

- you paid for a veteran's burial or funeral, **AND**
- you have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer, **AND**
- the veteran was discharged under conditions other than dishonorable.

In addition, at least one of the following conditions must be met:

- the veteran died because of a service-related disability, **OR**
- the veteran was receiving VA pension or compensation at the time of death, **OR**
- the veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, **OR**
- the veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, **OR**
- the veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, **OR**
- the veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, **OR**
- the veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

How Much Does VA Pay?

Service-Related Death. VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001. VA will pay up to \$1,500 for deaths prior to September 10, 2001. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Nonservice-Related Death. VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance for deaths on or after December 1, 2001. The plot-interment allowance is \$150 for deaths prior to December 1, 2001. If the death happened while the veteran was in a VA hospital or under VA contracted nursing home care, some or all of the costs for transporting the veteran's remains may be reimbursed.

How Can You Apply? You can apply by filling out VA Form 21-530, *Application for Burial Benefits*. You should attach a copy of the veteran's military discharge document (DD 214 or equivalent), death certificate, funeral and burial bills. They should show that you have paid them in full. You may download the form at: <http://www.va.gov/vaforms/>.

Dependency and Indemnity Compensation (DIC)

What is DIC? DIC is a monthly benefit paid to eligible survivors of a military service member who died while on active duty, active duty for training, or inactive duty training, **OR**

- veteran whose death resulted from a service-related injury or disease, **OR**
- veteran whose death resulted from a non service-related injury or disease, and who was receiving, or was entitled to receive, VA Compensation for service-connected disability that was rated as totally disabling
 - for at least 10 years immediately before death, **OR**
 - since the veteran's release from active duty and for at least five years immediately preceding death, **OR**
 - for at least one year before death if the veteran was a former prisoner of war who died after September 30, 1999.

Who Is Eligible?

The ***surviving spouse*** if he or she:

- validly married the veteran before January 1, 1957, **OR**
- was married to a service member who died on active duty, active duty for training, or inactive duty training, **OR**
- married the veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the veteran's death began or was aggravated, **OR**
- was married to the veteran for at least one year, **OR**
- had a child with the veteran, **AND**
- cohabited with the veteran continuously until the veteran's death or, if separated, was not at fault for the separation, **AND**
- is not currently remarried.*

Note: A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC.

The ***surviving child(ren)***, if he/she is not included on the surviving spouse's DIC, unmarried and under age 18, or between the ages of 18 and 23 and attending school.

Note: Certain helpless adult children are entitled to DIC. Call the toll-free number below for the eligibility requirements.

How Much Does VA Pay?

The basic monthly rate of DIC is \$1,154 for an eligible surviving spouse. The rate is increased for each dependent child, and also if the surviving spouse is housebound or in need of aid and attendance.

VA also adds a transitional benefit of \$286 to the surviving spouse's monthly DIC if there are children under age 18. The amount is based on a family unit, not individual children.

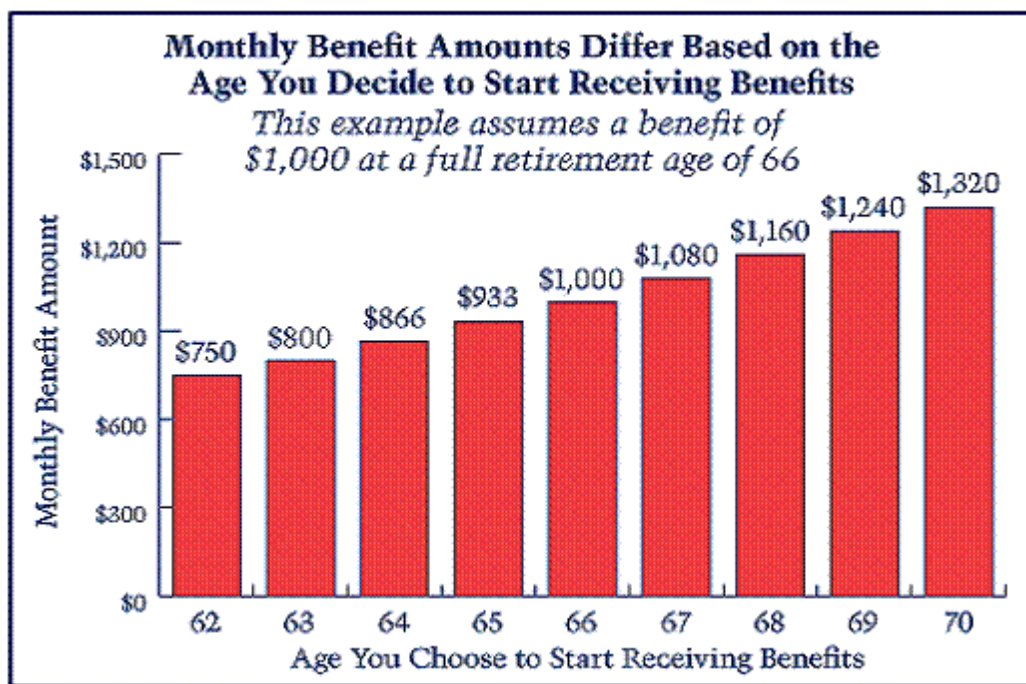
How Should a Claimant Apply?

Claimants should complete VA Form 21-534 *Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child*.

5. Social Security. Your decision is a personal one. Would it be better for you to begin receiving benefits early with a smaller monthly amount or wait for a larger monthly payment later that you may not receive as long? The answer is highly personal and depends on a number of factors, such as your current cash needs, your health and family longevity, whether you plan to work in retirement, whether you have other retirement income sources, your anticipated future financial needs and obligations, and, of course your future Social Security benefit. You should weigh all the facts carefully and consider your own circumstances before making the important decision about when to begin receiving Social Security benefits.

a. **Monthly payments differ substantially based on when you start receiving benefits.** If you live to the average life expectancy for someone your age, you will receive about the same amount in lifetime benefits no matter whether you choose to start receiving benefits at age 62, full retirement age, age 70 or any age in between. However, monthly benefit amounts can differ substantially based on your retirement age. Basically, you can get lower monthly payments for a longer period of time or higher monthly payments over a shorter period of time. The amount you receive when you first get benefits sets the base for the amount you will receive for the rest of your life, though you do receive annual cost-of-living adjustments and, depending on your work history, may receive higher benefits if you continue to work.

The following chart provides an example of how your monthly benefit amount can differ based on the age at which you decide to start receiving benefits.



b. Retirement may be longer than you think. When thinking about retirement, be sure to plan for the long term. Many of us will live much longer than the “average” retiree, and, generally, women tend to live longer than men. About one out of every four 65-year-olds today will live past age 90, and one out of 10 will live past age 95. Social Security benefits, which last as long as you live, provide valuable protection against outliving savings and other sources of retirement income. Again, you will want to choose a retirement age based on your circumstances so you will have sufficient income when you need it.

c. Your decision could affect your family. Your spouse may be eligible for a benefit based on your work record (spouse benefits are reduced if claimed before the spouse’s full retirement age). If you die before your spouse, he or she may be eligible for a survivor benefit based on your work record, particularly if you have earned more than your spouse over your lifetime. If you begin receiving Social Security benefits early, we cannot pay your surviving spouse a full benefit from your record. Also, if you wait until after the full retirement age to get benefits, your surviving spouse—if he or she is at least full retirement age—generally will receive the same benefit amount that you would have received. Your children also may be eligible for a benefit on your work record if they are under age 18 or if they have a disability that began before age 22. For them to receive benefits, you must be getting benefits, too.

d. You can keep working. When you reach your full retirement age, you can work and earn as much as you want and still receive your full Social Security benefit payment. If you are younger than full retirement age and if your earnings exceed certain dollar amounts, some of your benefit payments during the year will be withheld. This does not mean you must try to limit your earnings. If some of your benefits are withheld because you continue to work, Social Security will pay you a higher monthly benefit amount when you reach your full retirement age. In other words, if you would like to work and earn more than the exempt amount, you should know that it will not, on average, reduce the total value of lifetime benefits you receive from Social Security—and may actually increase them.

Here is how this works: after you reach full retirement age, Social Security will recalculate your benefit amount to give you credit for any months in which you did not receive some benefit because of your earnings. In addition, as long as you continue to work and receive benefits, Social Security will check your record every year to see whether the additional earnings will increase your monthly benefit.

e. Don’t forget Medicare. If you plan to delay receiving benefits because you are working, you should sign up for Medicare three months before reaching age 65, regardless of when you reach full retirement age. Otherwise, your Medicare medical insurance, as well as prescription drug coverage, could be delayed, and you could be charged higher premiums.

f. Additional resources. You can estimate benefit amounts and find more information to help you decide when to start receiving retirement benefits by using the Benefits Planners online at www.socialsecurity.gov/planners. When you’re ready to apply for benefits, you also can apply online at www.socialsecurity.gov/applyforbenefits. Many people can continue to work and still receive retirement benefits. If you want more information on how earnings affect your retirement benefits, ask for [How Work Affects Your Benefits](#) (Publication No. 05-10069), which has current annual and monthly earnings limits. Additional information is located on the Social Security website at www.socialsecurity.gov. You also can call Social Security toll-free at **1-800-772-1213**. They answer specific questions from 7 a.m. to 7 p.m., Monday through Friday.

6. Life Insurance. Gather all life insurance policies. Check safe deposit boxes, files or papers kept by the retiree. Civilian Insurance policies should have a company or agent to contact. Contact the company or agent to report the retiree's death and ask for instructions on how to apply for the benefits. Usually the death certificate and a claim form or a letter with pertinent information on the retiree and beneficiary is all that is needed for the insurance company to pay the claim.

7. ID Cards. Survivors eligible for DD Form 1173 (Uniformed Services Identification and Privilege Card) should have new cards issued under their new status as soon as possible. You may need a copy of the death certificate, marriage certificate, retirement orders and copies of birth certificates of any eligible children. Contact the nearest military installation ID Card section for details. They service all branches of the Armed Forces. See the list below for frequently visited ID card sites. For a list of additional sites visit the DEERS Site Locator: <http://www.dmdc.osd.mil/rsl>. Also you can make appointments online at: <http://appointments.cac.navy.mil/>

Fort Lee

(804) 734-7349/7348/7347

Mon, Wed, Fri - 0800-1600

(Appointment Only)

Tues, Thurs – 0800-1200

(Appointment Only)

1300-1530 (Walk-In)

Charlottesville (Jag School)

(434) 971-3288 / 3300

Mon-Fri – 0800-1200 / 1300-1700

Roanoke (Naval Reserve)

(540) 563-9723 / (540) 309-2563

Tues, Thurs - 0800-1400

(First Come First Served)

Richmond – DSCR

(804) 279-1020

Mon-Fri - 0630-1630

(First Come First Served)

Fort Pickett

(434) 292-2497

Tues-Fri - 0700-1730

Fort A.P. Hill

(804) 633-8797

Mon-Fri - 0800-1600

(Appointment Only)

8. Funeral Honors. The Fort Lee Casualty/Mortuary Affairs office is responsible for providing military funeral honors to eligible deceased Army personnel within 63 counties located in central and southwestern Virginia. This includes, Active Duty, Reserve, National Guard, Retirees and Veterans. Full military funeral honors will be provided for all deceased Active Duty soldiers and Medal of Honor recipients. A full military funeral honors team consists of nine soldiers who perform as pallbearers (at the gravesite), a firing team, flag folders, a chaplain (if requested, subject to availability) and a bugler (if available). If a bugler is not available, "TAPS" will be rendered by a ceremonial bugle. Full military funeral honors will be provided for Army Retirees when resources permit. If resources do not permit, a two-member abbreviated team will render the honors. Funeral Honors for all other Army Veterans will consist of two members to fold and present the flag to the Next-of-Kin and "TAPS" will be rendered by a ceremonial bugle. Funeral Honors offices:

Army Fort Lee – (804) 734-6606

**Air Force – (757) 764-7181
(Weekends/Holidays) – (757) 810-9499**

Marine Corps – 1-866-826-3628

Navy – 1- 866- 203- 7791 – Option 1

Coast Guard – (757) 486-8605

9. Federal Service. If the deceased retired from Federal Service, the survivor may be due benefits. Contact Employee Service and Records at **1-888-767-6738 or P.O. Box 45, Boyers, PA 16067.**

10. Death of an Annuitant. If a person receiving an annuity from a deceased member's military retirement dies, report their death to Annuitant Pay at **1-800-321-1080.** This will stop their pay; DFAS will then mail a claim form for the unpaid pay. Complete the form and return to DFAS for payment. Any check received after the date of death will be subject to return.

CASUALTY ASSISTANCE CHECKLIST

(to be completed by retirees and spouses and kept in your files for your survivors to use)

Name: _____

Social Security Number: _____

Date of Birth: _____ Place of Birth: _____

Date of Retirement: _____ Retired grade/rank: _____

Enrolled in: RSFPP SBP SSBP (circle all that apply)

Did you disenroll from this plan? Yes No (circle one)

VA Claim #: _____

Eligible to draw VA disability compensation (even if not in receipt now): Yes No (circle one)

Receiving Social Security: Yes No (circle one) If yes, age at which first received: _____

Organ donor: Yes No (circle one)

Is there a living will?

SPOUSE INFORMATION:

Name	Date of birth	SSN
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MARRIAGE INFORMATION:

Date of Marriage	Place of Marriage (City, State, Country)
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CHILDREN INFORMATION:

Name	Address	Age	Phone number
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INSURANCE POLICIES:

Policy #	Company	Amount	Agent phone #
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INVESTMENTS:

Type (IRA, CD, Mutual Fund)	Company	Amount	Agent phone #
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BANK ACCOUNTS:

Bank Name	Phone #	Type of Acct (Checking or Saving.)	Amount	Account #
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BILLS:

Name	Address	Phone#	Account#	Balance Due
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BURIAL INFORMATION:

Who should be notified of your death?

Name

Relationship

Address

Phone#

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Do you want to be: Buried Cremated? (Circle one)

Name of cemetery where you want to be buried: _____

Do you want to be buried in your uniform? YES NO

YES NO

NO

Do you want a memorial service? YES NO

YES NO

NO

If yes, where? _____

Have you purchased a burial plot? YES NO

YES NO

NO

If yes, where? _____

Do you have a preference of funeral home? YES NO

YES NO

NO

If yes, which one? _____

Do you want a military funeral honors team? YES NO

YES NO

NO

LOCATION OF DOCUMENTS

DOCUMENT

LOCATION

Will: _____

Current Retired Pay statement: _____

Marriage Certificate(s) _____

Birth Certificate(s) _____

Discharge record(s) _____

Divorce Decree(s) _____

Death Certificate(s) _____

Insurance Policies _____

Investment Papers _____

Real Estate Deed(s) _____

Medical Records _____

Dental Records _____

Vehicle Registration _____

Vehicle Title _____

Burial Plot Information _____

Uniform/Burial Clothing _____

Tax Returns _____

Safe Deposit Box _____

SURVIVOR OF DECEASED RETIREE CHECKLIST

- ☐ _____ **DFAS:** *Contact DFAS at 1-800-321-1080 to report retiree's death. They can answer any questions you may have about the retired pay.*
- ☐ _____ **Unpaid Pay and Allowances:** *The designated beneficiary or spouse is authorized payment of retired pay from the 1st of the month through the day of death. Fill out SF 1174 and fax to 1-800-469-6559 or mail to: DFAS –Retired Pay, P.O. Box 7130, London, KY 40742. Include copy of death certificate.*
- ☐ _____ **Survivor Benefit Plan Annuity:** *If the retiree participated in the SBP, an annuity is payable to authorized dependents. Fill out DD 2656-7, Verification for Survivor Annuity, SF 1199A, Direct Deposit Authorization, Form W-4 and fax to: 1-800-982-8459 or mail to: DFAS – Annuitant Pay, P.O. Box 7131, London, KY 40742. Include copy of death certificate. Their phone is (1-800-321-1080).*
- ☐ _____ **Social Security:** *Contact the Social Security Administration to report the retiree's death. You may be eligible for benefits; you must apply in order to receive benefits. Contact the Social Security Office at (1-800-772-1213). They will schedule an appointment for you. On the date of your appointment you may want to arrange to have someone available to assist you. For additional information visit their website at: www.ssa.gov*
- ☐ _____ **Veterans Administration:** *Contact the Department of Veterans Affairs to report the retiree's death. You may be eligible for benefits. The Department of Veterans Affairs is available to answer questions about Veterans Affairs benefits at their nationwide toll-free telephone number, (1-800-827-1000), (Hearing Impaired may call, (1-800-829-4833). For additional information visit their website at: www.va.gov*
- ☐ _____ **Headstone, marker or medallion.** *To apply for a headstone, marker or medallion, complete VA Form 40-1330 and forward it to: Director, Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22132-3903 or fax to 1-800-455-7143. Should you have questions when filling out this form, you may contact the Applicant Assistance Unit toll free at: 1-800-697-6947, or via e-mail at mps.headstones@va.gov. (For more information regarding headstones and markers visit their website at www.cem.va.gov).*
- ☐ _____ **Life Insurance:** *Gather all insurance policies, check safe deposit boxes, files or papers kept by the retiree. Civilian insurance policies should have a company or an agent to contact. Contact the company or agent, report the retiree's death and ask for instruction on how to apply for the benefit. Government Insurance is listed below:*
- ☐ _____ **Veterans Group Life Insurance (VGLI):** *Insurance retiree can select to continue after retirement. To report death or check if retiree was insured, call 1-800-419-1473 or write to Office of Serviceman's Group Life Insurance (OSGLI), 213 Washington St., Newark, NJ 07102. If the policy number is unknown, provide the veteran's social security number and date of birth/death. If retiree was insured they will provide and application for benefits to you. Fill out the application and return with a copy of the retiree's death certificate.*

☐ _____ **Veterans Administration (VA) Insurance:** Insurance contracted through the VA Insurance Center, (disabled retirees). To report death or check if retiree was insured, call **1-800-669-8477** or write to Department of Veteran Affairs, Regional Office and Insurance Center, Box 42954, Philadelphia, PA 19101. If the policy number is unknown, provide the veteran's VA file number, social security number, date of birth, military serial number or military service branch and dates of service. If retiree was insured they will provide and application for benefits to you. Fill out the application and return with a copy of the retiree's death certificate.

☐ _____ **ID Card:** Contact the ID card Section at Fort Lee (**734-7394**) to update your ID card or Nearest DEERS remote site.

☐ _____ **Financial Assistance:** To meet a financial emergency, the survivor may receive assistance from the Army Emergency Relief. Bldg 9023 (**734-7954**).

☐ _____ **TRICARE:** Eligible. A new ID Card and DEERS enrollment is necessary. Consult a TRICARE Benefits Advisor or PAD or nearest military treatment facility for details and premium rates. TRICARE is lost if spouse remarries. For further of nearest military medical treatment information visit: <http://www.tricare.mil/> or call: **1-800-931-9501**.

☐ _____ **MEDICARE:** Eligible at age 65. Spouse/handicapped children may be eligible. Medicare-eligible military beneficiaries become eligible for all other Tricare benefits effective Oct 1, 2001. The law requires that all Medicare-eligible beneficiaries, no matter when they turned 65, must be enrolled in Medicare Part B to receive the rest of the Tricare benefits. For further information Contact the Social Security Administration at: **1-800-772-1213** or Call Medicare at: **1-800-633-4227** or visit the Medicare website at: <http://www.medicare.gov/>

DIRECTORY OF FREQUENTLY CALLED TELEPHONE NUMBERS

The telephone numbers listed below will be helpful in the settlement of personal affairs. The list may not be a complete telephone number to every agency; however, the list does include the most frequently contacted agencies.

Fort Lee Casualty Office (Bldg 3400) "Soldier Support Center"	(804) 734-6606/6724/6038
Armed Forces Benefit Association.....	1-800-776-2322
Army Emergency Relief (Bldg 9023).....	(804) 734 -7954
Army and Air Force Mutual Aid Association.....	1-800-522-5221
American Red Cross (Bldg 9023).....	(804)- 734-6371
Chaplain (Bldg 10600).....	(804) 734-6494
Civilian Personnel Office, Fort Lee.....	(804) 765-4588
Hospital (Patient Administration).....	(804) 734-9508
Legal Assistance (Bldg 1108).....	(804) 765-1500
Military Benefit Association.....	1-800-336-0100
Office of Personnel Management (Federal Retirees).....	1-888-767-6738
National Serviceman's Life Insurance (NSLI).....	1-800-669-8477
Officers Benefit Association.....	1-800-633-4632
Retired Pay Operations/Annuities	1-800-321-1080
Veterans Group Life Insurance.....	1-800-419-1473
Social Security Administration.....	1-800-772-1213
Service Member's Life Insurance.....	1-800-419-1473
Tricare Advisor (Fort Lee).....	(804) 734-9447
Uniformed Services Benefit Association.....	1-800-368-7021
Veterans Affairs.....	1-800-827-1000
VA Headstones and Markers.....	1-800-697-6947
Tax Assistance Center.....	(804)734-5732
Survivor Outreach Services.....	(804)734-6445/6446